3782-3

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RULE 63 (37 C.F.R. 1.63) INVENTORS DECLARATION FOR PATENT APPLICATION IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

As a below named inventor, I hereby declare that my residence, mailing address and clitzenship are as stated below next to my name, and I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names, are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: METHOD AND SYSTEM FOR PROTECTING CREDIT CARD TRANSACTIONS the specification of which (chack applicable box(s)). Is attached hereto as U.S. Application Serial No. (Atty Dkt. No. 3782-3) was filed on Οń $\bar{\Box}$ was filed as PCT international application No and (if applicable to U.S. or PCT application) was amended on I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose to the Patent Office all Information known to me to be material to patentability as defined in 37 C.F.R. 1.56. I hereby claim foreign priority benefits under 35 U.S.C. 119/365 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed or, if no priority is claimed, before the filling date of this application Priority Foreign Application(s): Day/Month/Year Filed **Application Number** I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below. Date/Month/Year Filed **Application Number** 13 April 2000 60/197.005 I hereby claim the benefit under 35 U.S.C. 120/365 of all prior United States and PCT international applications listed above or below Status: patented Prior U.S./PCT Application(s): pending, abandoned Day/Month/Year Filed Application Serial No. I heraby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or Imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon. And on behalf of the owner(s) hereof, I hereby appoint NIXON & VANDERHYE P.C., 1100 North Globe Rd., 8th Flear, Arlington, VA 22201-4714, telephone number (703) 818-4000 (to whom all communications are to be directed), and the following attorneys thereof (of the same address) individually and collectively owner's/owners' attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith and with the resulting patent: Larry S. Nixon, 25840, Arthur R. Crawford, 25327; James T. Hosmer. 30184; Robert W. Faris. 31352; Richard G. Besha, 22770; Mark E. Nusbaum. 32348; Michael J. Keenan, 32106; Bryan H. Davidson, 30251. Stanley C. Spooner, 27393; Leonard C. Mitchard, 28009, Duane M. Byers, 33363; Jeffry H. Nelson, 30481; John R. Lastova, 33149; H. Warren Burnam, Jr. 29366; Mery J. Wilson, 32955; J. Scott Davidson, 33489; Alan M. Kagen, 36178; Robert A. Molan, 29834; B. J. Sadoff, 36663; James D. Berquist, 34778; Updeep S. Gill, 37334, Michael J. Shee, 34725, Donald L. Jackson, 41090; Michaele N. Lester, 32331; Frank P. Presta, 19828; Joseph S. Presta. 35329; Joseph A. Rhoa, 37515; Raymond Y. Mah, 41426, Chris Comunitzie, 31097. Lalso authorize Nixon & Vanderhye to delete any attorney names/numbers no longer with the firm and to act and rely solely on instructions directly communicated from the person, assignee, attorney, firm, or other organization sending instructions to Nixon & Vanderhye on behalf of the owner(s) inventor's Signature. Kenneth Inventor: МІ (last) (citizenship) (first) Residence; (city) (state/country) New York Freeport 347 Randall Avenue, Freeport, New York Mailing Address 11520 (Zip Code) Date 2. inventor's Signature: Inventor: (first) MI (last) (citizenship) (state/country) Residence: (city) Mailing Address: (Zip Code)

See attached sheet(s) for additional inventor(s) information!!

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